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EXAMINER JOHNSON, GREGORY L.				
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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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# Office Action Summary

**Application No.**

10/730,228

**Applicant(s)**

AKIALIS ET AL.

**Examiner**

GREGORY JOHNSON

**Art Unit**

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 21 August 2009.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/CD)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

### DETAILED ACTION

1. This communication is in response to the amendment filed August 21, 2009.

#### *Status of Claims*

2. Claims 1-4, 7, 9-11, 13-23 and 25 are amended. Claims 5-6, 8, 12, 24 and 26-30 are as previously presented. Claims 1-30 pending.

#### *Claim Rejections - 35 USC § 103*

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

5. **Claims 1-4 and 11-15** are rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez et al., Pub. No. 2002/0194138 (hereinafter Dominguez), in view of Putta et al., Pub. No. 2001/0032192 (hereinafter Putta) and Friedman et al., Pub. No. 2003/0208556 (hereinafter Friedman).

**As to claim 1**, Dominguez discloses a method of authorizing one or more bill payments, the method comprising:

- receiving, at an authorization system that includes at least one computer, information entered by a consumer and sent by a biller through a network (§0059-0060, §0067-0068 and Figs. 1 and 4; discusses and illustrates a cardholder, a transaction, a merchant and a process for authorizing the transaction), wherein the information identifies:
- the consumer (§0050; via cardholder name),
- an amount to be paid (§0066; via payment amount),
- an account to be used to make a payment (§0066-0067; via card account number);
- determining whether the payment should be authorized (§0068; via the issuer financial institution will either authorize or decline the transaction);
- transmitting, through the network to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment (§0068; via the issuer then returns the authorization response via the payment network to the merchant).

Dominguez does not disclose the following element:

- sending from the authorization system, an electronic notification directly to the consumer that the payment has been authorized, if the payment has been authorized.

However, Putta teaches a system and method for facilitating access to financial instruments such as credit and debit card accounts, checking accounts, bank accounts and the like. Putta teaches the use of an authorization module that receives payment requests for authorization from merchants, based on a customer deciding to make a payment. Putta also teaches that if the customer preferences (i.e. user-modifiable preference conditions for their account) indicated that the customer should be notified upon a successful authorization, the customer is notified through notification interface 400 (e.g. to web browsers and wireless devices). [See ¶0022, ¶0049, ¶0054-0061, ¶0095 and Figs. 1-2 and 6].

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Putta within Dominguez for the motivation to provide flexible methods of processing transactions and payments based on existing credit card processing infrastructure while requiring minimal changes (¶0021).

Neither Dominguez nor Putta discloses or teaches the following elements:

- wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller; and
- wherein the electronic notification is formatted to appear as originating from the biller and in a predefined format (e.g. logos, font characteristics, etc) specified by the biller.

However, Friedman teaches the inventive concept of a server that is not a vendor's server sending a message that emulates the look and feel of a vendor's web

page (i.e. electronic document), said document appearing to be an extension of the web site from which the network user was recently connected to. The web server is able to emulate the "look and feel" of a vendor's web page by maintaining in a database, a client identifier and data identifying the appropriate backgrounds, color schemes, font sizes, font styles, font colors, logos, and other graphic or sonic elements etc. which emulate the look and feel of the client web site and give the network user the impression that he/she is still connected to the vendor's web site (§§0071). Friedman also teaches that the web server and an email server can be implemented with applications which execute on the same computer system (i.e. a single computer system performs the functions of a web server and an email server; §§0058 and §§0071).

Dominguez teaches a system and method in which various electronic messages are transmitted over a network (e.g. confirmation message; §§0034). Putta teaches a method for notifying a customer (via web browser, etc) upon a successful authorization of a transaction involving a financial instrument such as a credit card (Abstract and §§0002). And Friedman teaches a method for customizing and coordinating the delivery of electronic messages, albeit greeting cards.

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the element of sending an order confirmation message to the cardholder's browser as taught by the combination of Dominguez and Putta, with the method as taught by Friedman, to produce the combined result of a server other than the merchant's server sending a web page with confirmation message in such a way that the cardholder would have the impression that the confirmation message was

sent by the merchant, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007), Rational G.

In addition, known work in the field of one endeavor, such as customizing and coordinating delivery of electronic messages over computer networks, could have prompted variations of it for use in either the same field or a different one based on design incentives or other market forces, and the variations would have been predictable to one of ordinary skill in the art. See MPEP 2143 (Rev. 6, Sept. 2007), Rational (F).

**As to claims 2-3,** Dominguez does not disclose the following limitations; however Friedman teaches the limitations:

- storing format information for each of a plurality of billers (e.g. stores within a database 280, particularly tables 436 and 434, a client identifier and data identifying the appropriate backgrounds, color schemes, font sizes, font styles, font colors, logos, and other graphic or sonic elements etc. which emulate the look and feel of the client web site and give the network user the impression that he/she is still connected to the vendor's web site; ¶0071);
- retrieving format information for a biller to whom the authorization information is sent (¶0071); and

- formatting the electronic notification based on the retrieved format information (§0071); and
- wherein the received information includes an e-mail address for the consumer, and wherein sending the electronic notification includes sending the electronic notification in the form of an e-mail directly to the consumer through the network (e.g. User Email field 904 represents the email address of the user who has bought items at the vendor's web site; §0080 and §0083).

Dominguez teaches a system and method in which various electronic messages are transmitted over a network (e.g. confirmation message; §0034). Putta teaches a method for notifying a customer (via web browser, etc) upon a successful authorization of a transaction involving a financial instrument such as a credit card (Abstract and §0002). And Friedman teaches a method for customizing and coordinating the delivery of electronic messages, albeit greeting cards, in which a server that is not a vendor's server can send messages that, emulate the look and feel of a vendor's web page.

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the element of sending an order confirmation message to the cardholder's browser as taught by the combination of Dominguez and Putta, to include the method of having a server other than the merchant's server send the confirmation message in such a way that the cardholder would have the impression that the confirmation message (i.e. web page) was sent by the merchant as taught by Friedman, since the claimed invention is merely a combination of old elements, and in



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the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007), Rational G.

In addition, known work in the field of one endeavor, such as customizing and coordinating delivery of electronic messages over computer networks, could have prompted variations of it for use in either the same field or a different one based on design incentives or other market forces, and the variations would have been predictable to one of ordinary skill in the art. See MPEP 2143 (Rev. 6, Sept. 2007), Rational (F).

**As to claim 4**, Dominguez discloses the following limitations;

- wherein determining whether the payment should be authorized includes at least one of determining whether the payment will exceed the credit limit of the consumer's credit card, determining whether the payment will exceed the credit limit of the consumer's debit card, or validating the consumer's bank account (e.g. Cardholder authentication information includes information such card account number and account balance; ¶0050),

**As to claims 11-12**, Dominguez discloses the following limitation:

- providing a preliminary calculation of fees to the consumer in response to supplying the amount and a means of payment (¶0245); and

- receiving, from the biller, a plurality of accumulated payments to be authorized in a batch by means of a function call (e.g. authorization messages can be batched and sent in a group at a later time; ¶0068).

**As to claim 13**, Dominguez discloses a method of authorizing one or more bill payments, the method comprising:

- a credit card number or a debit card number (¶0066; via card account number), and
- a verification code for the credit card number or the debit card number (¶0053 and ¶0068; via cardholder verification value 2 (CVV2)).

The remaining elements of claim 13 are equivalent to the elements of claim 1 – see the rejections of claim 1 above.

**As to claim 14**, Dominguez discloses a method of authorizing one or more bill payments, the method comprising:

- editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails (¶0068; via the issuer financial institution processing of the authorization transaction);
- if the editing does not fail, determining whether the payment should be authorized at least partially based on whether the verification code is correct (¶0068; via the issuer financial institution will either authorize or decline the transaction).

The remaining elements of claim 14 are equivalent to the elements of claims 1 and 13 – see the rejections of claims 1 and 13 above.

**As to claim 15**, Dominguez discloses a method of authorizing one or more bill payments, the method comprising:

- receiving, at an authorization system that includes at least one computer, information entered by a consumer and sent by a biller through the worldwide web (§0059-0060, §0067-0068 and Figs. 1 and 4; discusses and illustrates a cardholder, a transaction, a merchant and a process for authorizing the transaction), wherein the information identifies:
- the consumer (§0050; via cardholder name),
- an amount to be paid (§0066; via payment amount),
- an account to be used to make a payment (§0066-0067; via card account number);
- a credit card number or a debit card number (§0066; via card account number),
- a verification code (§0053 and §0068; via cardholder verification value 2 (CVV2));
- determining whether the payment should be authorized at least partially based on whether the verification code is correct (§0068; via the issuer financial institution will either authorize or decline the transaction); and
- transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment (§0068; via the issuer then returns the authorization response via the payment network to the merchant).

Dominguez does not disclose the following element:

- sending from the authorization system an electronic notification to the consumer that the payment has been authorized.

However, Putta teaches a system and method for facilitating access to financial instruments such as credit and debit card accounts, checking accounts, bank accounts and the like. Putta teaches the use of an authorization module that receives payment requests for authorization from merchants, based on a customer deciding to make a payment. Putta also teaches that if customer preferences (i.e. user-modifiable preference conditions for their account) indicated that the customer should be notified upon a successful authorization, the customer is notified through notification interface 400 (e.g. to web browsers and wireless devices). [See ¶0022, ¶0049, ¶0054-0061, ¶0095 and Figs. 1-2 and 6].

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Putta within Dominguez for the motivation to provide flexible methods of processing transactions and payments based on existing credit card processing infrastructure while requiring minimal changes (¶0021).

Neither Dominguez nor Putta discloses or teaches the following elements:

- wherein the authorization information is formatted to appear as originating from the biller and in a predefined format (e.g. logos, font characteristics, etc) specified by the biller;

- wherein the electronic notification is formatted to appear as originating from the biller and in a predefined format (e.g. logos, font characteristics, etc) specified by the biller;
- storing, in connection with the authorization system, format information for each of a plurality of billers;
- retrieving format information for the biller to whom the authorization is sent; and
- formatting the electronic notification in the format of the biller to whom the authorization information is sent.

However, Friedman teaches the inventive concept of a server that is not a vendor's server sending a message that emulates the look and feel of a vendor's web page (i.e. electronic document), said document appearing to be an extension of the web site from which the network user was recently connected to. The web server is able to emulate the "look and feel" of a vendor's web page by maintaining in a database, a client identifier and data identifying the appropriate backgrounds, color schemes, font sizes, font styles, font colors, logos, and other graphic or sonic elements etc. which emulate the look and feel of the client web site and give the network user the impression that he/she is still connected to the vendor's web site (§0071). Friedman also teaches that the web server and an email server can be implemented with applications which execute on the same computer system (i.e. a single computer system performs the functions of a web server and an email server; §0058 and §0071).

Dominguez teaches a system and method in which various electronic messages are transmitted over a network (e.g. confirmation message; ¶0034). Putta teaches a method for notifying a customer (via web browser, etc) upon a successful authorization of a transaction involving a financial instrument such as a credit card (Abstract and ¶0002). And Friedman teaches a method for customizing and coordinating the delivery of electronic messages, albeit greeting cards.

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the element of sending an order confirmation message to the cardholder's browser as disclosed by Dominguez and taught by Putta, with the inventive concept as taught by Friedman, to produce the combined result of a server other than the merchant's server sending a web page with confirmation message in such a way that the cardholder would have the impression that the confirmation message was sent by the merchant, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007), Rational G.

In addition, known work in the field of one endeavor, such as customizing and coordinating delivery of electronic messages over computer networks, could have prompted variations of it for use in either the same field or a different one based on design incentives or other market forces, and the variations would have been

predictable to one of ordinary skill in the art. See MPEP 2143 (Rev. 6, Sept. 2007), Rational (F).

**6. Claims 5-6** are rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, Putta and Friedman as applied to claim 1 above, and further in view of Ensel et al., Pat. No. 6,493,685 (hereinafter Ensel).

**As to claim 5**, neither Dominguez, Putta nor Friedman discloses or teaches the following limitations:

- wherein determining whether the payment should be authorized includes, in a request for payment from a bank account:
- communicating authorization;
- submitting the transaction for bank clearance after authorization;
- and communicating clearance failure to the biller if and when clearance failure is received.

However, Ensel teaches that in a method for an electronic account presentation and response system there is a process for accepting a payment from a bank account. Ensel teaches that the system generates an ACH debit to the customer to debit the account identified by the customer, and also credits the biller in the amount debited from the customer. If later the ACH does not clear, after two attempts, the system will debit the account of the biller. At this time, it is the responsibility of the biller to start a collection process against the customer (column 17, line 41 thru column 18, line 18).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Ensel within the combination of Dominguez, Putta and Friedman for the motivation to provide a method that ensures privacy and security for billing and payment information for use in biller's systems and operations environments (col. 3, line 20-39).

**As to claim 6**, Dominguez discloses the following limitation:

- accumulating a plurality of payment requests over a period of time; and submitting the accumulated plurality of payment requests for clearance in a batch (e.g. authorization messages can be batched and sent in a group at a later time; ¶0068).

**7. Claims 7-8, 10 and 26-28** are rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, Putta and Friedman as applied to claims 1 and 13-15 above, and further in view of Byrne et al., Pub. No. 2003/0229590 (hereinafter Byrne).

**As to claims 7-8, 10 and 26-28**, neither Dominguez, Putta nor Friedman discloses or teaches the following limitations; however, Byrne teaches the limitations:

- pre-authorizing a given consumer and a given credit card or debit card based on cardholder information; and sending the pre-authorization information to the biller prior to receipt of a specific request for authorization of a specific payment charged to said card from the given consumer to allow a biller to determine the validity of the card prior to proceeding with a transaction (¶0045);



- reversing a payment authorization at a request of the biller, wherein the request of the biller is provided prior to an end of a business day, and wherein the authorization was given during the same business day; and notifying at least one bank or credit card organization to whom the payment authorization was communicated (e.g. credit or void; ¶0041-0042 and ¶0105);
- receiving from the biller at least one of restrict or unrestrict instructions for an account of one or more customers; storing the instructions in association with the authorization system; and retrieving and implementing the instructions upon receipt of a payment request for the account of the one or more customers (e.g., reject orders from certain e-mail accounts or credit cards; ¶0149); and
- first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and sending the pre-authorization information to the biller prior to receipt of a specific request for authorization of a specific payment charged to said card from a consumer to allow a biller to determine the validity of the card prior to proceeding with a transaction (¶0045).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Byrne within Dominguez for the motivation to provide a payment platform that can incorporate new technologies to provide a secure, reliable and flexible payment transaction processing

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solution for financial organizations and the sellers that they serve to reduce risk and improve profitability for those financial organizations that adopt it (§0009).

8. **Claim 9** is are rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, Putta and Friedman as applied to claim 1 above, and further in view of Byrne and Jamison et al., Pub. No. 2003/0191711 (hereinafter Jamison).

**As to claim 9**, neither Dominguez, Putta nor Friedman discloses or teaches the following limitations; however Byrne teaches the following limitations:

- storing, at said authorization system, basic billing information for each of a plurality of customers of a biller (e.g. customer's credit card information is stored at the integrated payment system 50; §0028 and §0045);
- providing the biller with access to the billing information for each of the customers (§0045); and
- allowing the biller to modify the accessed billing information directly (§0045).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Byrne within Dominguez for the motivation to provide a payment platform that can incorporate new technologies to provide a secure, reliable and flexible payment transaction processing solution for financial organizations and the sellers that they serve to reduce risk and improve profitability for those financial organizations that adopt it (§0009).

Neither Dominguez nor Bryne discloses or teaches the following limitation;  
however Jamison teaches the limitation:

- giving a customer access to customer's associated billing information (e.g. customer can modify the information contained in the payment account; ¶0212).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Jamison within the Dominguez and Bryne combination for the motivation to provide a technique for paying bills to any biller website that permits online payment of a bill by an electronic bill presentment and payment ("EBPP") systems (¶0003 and ¶0025).

**9. Claims 16-17** are rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, in view of Friedman.

**As to claim 16**, Dominguez discloses a method of authorizing one or more bill payments, the method comprising:

- assigning an identification number for each transaction for a given the biller (¶0068 and ¶0103; via the payment response message contains a card authorization verification value (CAVV), to inform the merchant that the cardholder has been authenticated); and
- transmitting the identification number to the biller (¶0103).

The remaining elements of claim 16 are equivalent to the elements of claims 1, 13, 14 and 15 – see the rejections of claims 1, 13, 14 and 15 above.

**As to claim 17**, Dominguez discloses the following limitation:

- assigning an identification number for each transaction for each biller of a plurality of billers (0068 and ¶0103; the payment response message contains a card authorization verification value (CAVV), to inform the merchant that the cardholder has been authenticated);
- storing the identification numbers (¶0009, ¶0041, ¶0066 and ¶0103; via storing signed which contain information that verifies which transactions were authenticated and provides additional information during dispute resolution processes); and
- transmitting the identification numbers associated with a given one of the billers to the biller in a report of transactions associated with the biller during a specified period of time (¶0103).

**10. Claim 18** is rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, in view of Putta, Friedman and Mersky et al., Pat. No. 6,119,106 (hereinafter Mersky).

**As to claim 18**, Dominguez discloses a method of authorizing one or more bill payments, the method comprising:

- receiving, at an authorization system that includes at least one computer, information entered by a consumer and sent by a biller through the worldwide web (¶0059-0060, ¶0067-0068 and Figs. 1 and 4; discusses

and illustrates a cardholder, a transaction, a merchant and a process for authorizing the transaction), wherein the information identifies:

- a payor (§0050; via cardholder name),
- an amount to be paid (§0066; via payment amount),
- an account to be used to make a payment (§0066-0067; via card account number);
- determining whether the payment should be authorized (§0068; via the issuer financial institution will either authorize or decline the transaction); and
- transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment (§0068; via the issuer then returns the authorization response via the payment network to the merchant).

Dominguez does not disclose the following element:

- sending, from the authorization system, an electronic notification to the payor that the payment has been authorized.

However, Putta teaches a system and method for facilitating access to financial instruments such as credit and debit card accounts, checking accounts, bank accounts and the like. Putta teaches the use of an authorization module that receives payment requests for authorization from merchants, based on a customer deciding to make a payment. Putta also teaches that if customer preferences (i.e. user-modifiable preference conditions for their account) indicated that the customer should be notified

upon a successful authorization, the customer is notified through notification interface 400 (e.g. to web browsers and wireless devices). [See ¶0022, ¶0049, ¶0054-0061, ¶0095 and Figs. 1-2 and 6].

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Putta within Dominguez for the motivation to provide flexible methods of processing transactions and payments based on existing credit card processing infrastructure while requiring minimal changes (¶0021).

Neither Dominguez nor Putta discloses or teaches the following elements:

- wherein the authorization information is formatted to appear as originating from the biller and in a predefined format (e.g. logos, font characteristics, etc) specified by the biller; and
- wherein the electronic notification is formatted to appear as originating from the biller and in a predefined format (e.g. logos, font characteristics, etc) specified by the biller.

However, Friedman teaches the inventive concept of a server that is not a vendor's server sending a message that emulates the look and feel of a vendor's web page (i.e. electronic document), said document appearing to be an extension of the web site from which the network user was recently connected to. The web server is able to emulate the "look and feel" of a vendor's web page by maintaining in a database, a client identifier and data identifying the appropriate backgrounds, color schemes, font sizes, font styles, font colors, logos, and other graphic or sonic elements etc. which

emulate the look and feel of the client web site and give the network user the impression that he/she is still connected to the vendor's web site (§§0071). Friedman also teaches that the web server and an email server can be implemented with applications which execute on the same computer system (i.e. a single computer system performs the functions of a web server and an email server; §§0058 and §§0071).

Dominguez teaches a system and method in which various electronic messages are transmitted over a network (e.g. confirmation message; §§0034). Putta teaches a method for notifying a customer (via web browser, etc) upon a successful authorization of a transaction involving a financial instrument such as a credit card (Abstract and §§0002). And Friedman teaches a method for customizing and coordinating the delivery of electronic messages, albeit greeting cards.

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the element of sending an order confirmation message to the cardholder's browser as disclosed by Dominguez and taught by Putta, with the inventive concept as taught by Friedman, to produce the combined result of a server other than the merchant's server sending a web page with confirmation message in such a way that the cardholder would have the impression that the confirmation message was sent by the merchant, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007), Rational G.

In addition, known work in the field of one endeavor, such as customizing and coordinating delivery of electronic messages over computer networks, could have prompted variations of it for use in either the same field or a different one based on design incentives or other market forces, and the variations would have been predictable to one of ordinary skill in the art. See MPEP 2143 (Rev. 6, Sept. 2007), Rational (F).

Dominguez also does not disclose the following elements:

- one or more billing personnel responsible for bills; and
- reporting the information identifying the billing personnel to the biller when reporting authorization results.

However, Mersky teaches a method and apparatus (i.e. system) for facilitating customer payments to creditors from a remote site, where transaction files include a plurality of records, with each having information pertaining to a particular transaction. Mersky teaches that the information includes an agent number (column 9, lines 50-67).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Mersky within Byrne for the motivation of creating reports of the daily transactions, for each creditor (e.g. biller), that include all details for each transaction, including the agent responsible for enter the payment into the system (col. 10, lines 1-67).



11. **Claim 19** is rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, in view of Friedman, Mersky and Coskrey, Pat. No. 6,676,016 (hereinafter Coskrey).

**As to claim 19**, Dominguez discloses a method of authorizing one or more bill payments, the method comprising:

- receiving, at an authorization system that includes at least one computer, information entered by a consumer and sent by a biller through the worldwide web (§¶0059-0060, ¶0067-0068 and Figs. 1 and 4; discusses and illustrates a cardholder, a transaction, a merchant and a process for authorizing the transaction), wherein the information identifies:
- the consumer (§¶0050; via cardholder name),
- an amount to be paid (§¶0066; via payment amount),
- an account to be used to make a payment (§¶0066-0067; via card account number);
- determining whether the payment should be authorized (§¶0068; via the issuer financial institution will either authorize or decline the transaction);
- transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment (§¶0068; via the issuer then returns the authorization response via the payment network to the merchant);

- determining a correctness of the verification code of a credit card or debit card used in the payment (§0053 and §0068; via verifying the Cardholder Verification Value 2 (CVV2));
- assigning an identification number for each transaction for the biller (§0068 and §0103; via the payment response message contains a card authorization verification value (CAVV), to inform the merchant that the cardholder has been authenticated); and
- transmitting the identification number to the biller (§0103).

Dominguez discloses that the cardholder's account information includes the cardholder e-mail addresses; however Dominguez does not explicitly disclose the limitation:

- sending an e-mail to the payor that the payment has been authorized.

Coskrey teaches a retail terminal utilized as a gateway to an electronic billing application allows a user to gain access to the electronic billing application and thereafter tender payment for the bill. A paper bill that is sent to a user is encoded with user login information that is obtainable by the retail terminal. The retail terminal obtains the user login information from the bill and logs the user into the electronic billing application. Once the user has tendered payment, the retail terminal authorizes/verifies the payment method. Confirmation of the acceptance of payment (including partial payment in the case of a revolving credit account or the like) for the bill and/or crediting the account appropriately may be evidenced by a digital receipt e-mailed to the user's e-mail account (either encoded into the bar code or on file). [See col. 6, lines 55-67]

Both Dominguez and Coskrey teach an electronic billing application in which authorization is required before payment is made and receipts are generated (see Dominguez ¶¶0041).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include in the online account authentication service as disclosed by Dominguez, the method of e-mailing a digital receipt to the user's e-mail account as taught by Coskrey, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept. 2007), Rational G.

Dominguez discloses that the merchant may send an order confirmation message to the cardholder's browser; however, Dominguez does not disclose the following element:

- wherein the authorization information is formatted to appear as originating from the biller and in a predefined format (e.g. logos, font characteristics, etc) specified by the biller; and
- wherein the e-mail is formatted in a predefined format (e.g. logos, font characteristics, etc) and presented as originating from the biller.

However, Friedman teaches the inventive concept of a server that is not a vendor's server sending a message that emulates the look and feel of a vendor's web page (i.e. electronic document), said document appearing to be an extension of the web

site from which the network user was recently connected to. The web server is able to emulate the "look and feel" of a vendor's web page by maintaining in a database, a client identifier and data identifying the appropriate backgrounds, color schemes, font sizes, font styles, font colors, logos, and other graphic or sonic elements etc. which emulate the look and feel of the client web site and give the network user the impression that he/she is still connected to the vendor's web site (§§0071). Friedman also teaches that the web server and an email server can be implemented with applications which execute on the same computer system (i.e. a single computer system performs the functions of a web server and an email server; §§0058 and §§0071).

Dominguez teaches a system and method in which various electronic messages are transmitted over a network (e.g. confirmation message; §§0034). Coskrey teaches a method for sending a digital receipt to a user's e-mail account which serves as confirmation of the acceptance of payment. And Friedman teaches a method for customizing and coordinating the delivery of electronic messages, albeit greeting cards.

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the element of sending an order confirmation message to the cardholder's browser as disclosed by Dominguez, with the inventive concept as taught by Friedman, to produce the combined result of a server other than the merchant's server sending a web page with confirmation message in such a way that the cardholder would have the impression that the confirmation message was sent by the merchant, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it

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did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007), Rational G.

In addition, known work in the field of one endeavor, such as customizing and coordinating delivery of electronic messages over computer networks, could have prompted variations of it for use in either the same field or a different one based on design incentives or other market forces, and the variations would have been predictable to one of ordinary skill in the art. See MPEP 2143 (Rev. 6, Sept. 2007), Rational (F).

Dominguez also does not disclose the following elements:

- determining an identify of billing personnel responsible for bills; and
- reporting to the biller an identity of the billing personnel with an authorization result.

However, Mersky teaches a method and apparatus (i.e. system) for facilitating customer payments to creditors from a remote site, where transaction files include a plurality of records, with each having information pertaining to a particular transaction. Mersky teaches that the information includes an agent number (column 9, lines 50-67).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Mersky within Byrne for the motivation of creating reports of the daily transactions, for each creditor (e.g. biller), that include all details for each transaction, including the agent responsible for enter the payment into the system (column 10, lines 1-67).

**12. Claims 20 and 24** are rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, in view of Friedman and Cook et al., Pat. No. 6,675,153 (hereinafter Cook).

**As to claim 20**, Dominguez discloses a system for authorizing one or more bill payments, the system comprising:

- an authorization web server programmed for selective communication through a network with a plurality of billers' web servers (§¶0035-0037 and Fig. 1; via issuer's authorization & settlement system);
- a programmed digital computer system linked to the authorization web server to obtain authorization information from a financial institution authorizing or rejecting a payment request received at a particular one of the billers' web servers from a payor's computer through the network, and to communicate authorization information to the particular biller's web server by the use of web services programming (§¶0032-0043 and Figs. 1, 4, 6 and 10A; discusses and illustrates the centralized and distributed architectures of the online account authentication service);
- the programmed digital computer system being programmed to edit information (i.e. checking for the presence of various parameters; per pgs. 10-11 of specification) relating to the payment request received at the particular biller's web server from the payor's computer through the network (§¶0065-0068; discusses verifying transaction information, such as a digital signature used to sign the payment receipt).

Dominguez does not disclose the following element:

- the programmed digital computer system being programmed to send, directly to the payor's computer originating the payment request, an e-mail containing the authorization information.

Cook teaches a method for electronic transaction authorization over a network in which a payment authorization system processes transactions between consumers (e.g. member 110) and merchants (col. 1, lines 9-11; and col. 10, line 66 thru col. 12, line 40). Cook also teaches that transaction authorization information is sent by secure E-mail to the consumer (col. 12, lines 38-40).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Cook within Dominguez for the motivation to provide a method that allows consumers to authorize transactions in a secure, private, and convenient manner for the purchase of goods and services over the Internet (col. 3, lines 16-26).

Dominguez also does not disclose the following elements:

- wherein the authorization information is formatted to appear as originating from the particular biller and in a predefined format specified by the particular biller;
- wherein said e-mail is formatted in a predefined format specified by the particular biller such that the e-mail appears, to the consumer, to be generated by the particular biller.

However, Friedman teaches the inventive concept of a server that is not a vendor's server sending a message that emulates the look and feel of a vendor's web page (i.e. electronic document), said document appearing to be an extension of the web site from which the network user was recently connected to. The web server is able to emulate the "look and feel" of a vendor's web page by maintaining in a database, a client identifier and data identifying the appropriate backgrounds, color schemes, font sizes, font styles, font colors, logos, and other graphic or sonic elements etc. which emulate the look and feel of the client web site and give the network user the impression that he/she is still connected to the vendor's web site (§§0071). Friedman also teaches that the web server and an email server can be implemented with applications which execute on the same computer system (i.e. a single computer system performs the functions of a web server and an email server; §§0058, §§0071 and Fig. 3).

Dominguez teaches a system and method in which various electronic messages are transmitted over a network (e.g. confirmation message; §§0034). Cook teaches sending a secure E-mail message to the consumers with transaction authorization information (col. 12, lines 38-40). And Friedman teaches a method for customizing and coordinating the delivery of electronic messages, albeit greeting cards.

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the element of sending an order confirmation message to the cardholder's browser as disclosed by Dominguez and taught by Cook, with the inventive concept as taught by Friedman, to produce the combined result of a server



other than the merchant's server sending a web page with confirmation message in such a way that the cardholder would have the impression that the confirmation message was sent by the merchant, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007), Rational G.

In addition, known work in the field of one endeavor, such as customizing and coordinating delivery of electronic messages over computer networks, could have prompted variations of it for use in either the same field or a different one based on design incentives or other market forces, and the variations would have been predictable to one of ordinary skill in the art. See MPEP 2143 (Rev. 6, Sept. 2007), Rational (F).

**As to claim 24**, Dominguez discloses the following limitation:

- wherein the computer system is programmed to demand that credit card or debit card verification codes be submitted with any credit card or debit card payment requests, and to use the verification codes with other credit card information to protect against fraud in obtaining authorization for card payments (¶0053).

**13. Claims 21-22** are rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, Friedman and Cook as applied to claim 20 above, and further in view of Byrne.

**As to claims 21-22**, neither Dominguez, Friedman nor Cook discloses or teaches the following limitations; however, Byrne teaches the limitations:

- wherein said authorization information is sent to the payor's computer and the particular biller's web server substantially simultaneously (§10107; via complex schema that contains the URL to post transaction response information back to the merchant and for sending confirmation e-mails); and
- wherein information regarding a format desired for communications to the payor on behalf of the particular biller is stored and retrieved to format the e-mail sent to the payor in a format desired by the particular biller (§10092-0093 and Table 1).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Byrne within the combination of Dominguez, Friedman and Cook for the motivation to provide a payment platform that can incorporate new technologies to provide a secure, reliable and flexible payment transaction processing solution for financial organizations and the sellers that they serve to reduce risk and improve profitability for those financial organizations that adopt it (§10009).

**14. Claims 23 and 25** are rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, Cook and Friedman as applied to claim 20 above, and further in view of Mersky.

**As to claims 23 and 25**, neither Dominguez, Friedman nor Cook discloses or teaches the following limitations:

- wherein the computer system is programmed to apply a transaction number to each transaction for the particular biller, store the transaction numbers, and report the transaction numbers to the particular biller; and
- wherein the computer system is programmed to receive, store, and report to each biller an identity of billing personnel responsible for obtaining authorized payment.

However, Mersky teaches a method and apparatus (i.e. system) for facilitating customer payments to creditors from a remote site, where each transaction is assigned an identification number and for transactions involving an agent (i.e. billing personnel); the agent number is included in the transaction record, which is stored in a database. Mersky also teaches that the information related to each transaction is communicated to the biller (e.g. creditor; column 9, line 33 thru column 10, line 67; and column 12, lines 10-12). Mersky also teaches that the system receives, stores and reports to each biller (e.g. creditor) the identity of the billing personnel (e.g. agent) responsible for obtaining the payment authorized (column 9, line 33 thru column 10, line 67; and column 12, lines 10-12).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Mersky within the combination of Dominguez, Friedman and Cook for the motivation of creating and storing records for each transaction, of each creditor (e.g. biller), where the records contain a plurality details on the particular transaction (col. 9, line 33-67).

**15. Claim 29** is rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez and Friedman as applied to claim 16 above, and further in view of Byrne.

**As to claim 29**, neither Dominguez nor Friedman discloses or teaches the following limitation; however, Byrne teaches the limitation:

- first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and sending the pre-authorization information to the biller prior to receipt of a specific request for authorization of a specific payment charged to said card from a consumer to allow a biller to determine the validity of the card prior to proceeding with a transaction (§¶0045).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Byrne within Dominguez for the motivation to provide a payment platform that can incorporate new technologies to provide a secure, reliable and flexible payment transaction processing solution for financial organizations and the sellers that they serve to reduce risk and improve profitability for those financial organizations that adopt it (§¶0009).

**16. Claim 30** is rejected under 35 U.S.C. 103(a) as being unpatentable over Dominguez, Friedman, Coskrey and Mersky as applied to claim 19 above, and further in view of Byrne.

**As to claim 30**, neither Dominguez, Friedman, Coskrey nor Mersky discloses or teaches the following limitation; however, Byrne teaches the limitation:

- first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and sending the pre-authorization information to the biller prior to receipt of a specific request for authorization of a specific payment charged to said card from a consumer to allow a biller to determine the validity of the card prior to proceeding with a transaction (¶0045).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Byrne within Dominguez for the motivation to provide a payment platform that can incorporate new technologies to provide a secure, reliable and flexible payment transaction processing solution for financial organizations and the sellers that they serve to reduce risk and improve profitability for those financial organizations that adopt it (¶0009).

***Response to Arguments***

17. Applicant's arguments filed August 21, 2009 have been fully considered but they are not persuasive.

**Applicant argues** (pgs. 2-4) are substantially directed to the rejections applied to the following elements of the independent claims 1, 13-16 and 18-20:

- wherein the authorization information (transmitted to a website of a biller) is formatted to appear as originating from the biller and in a predefined format specified by the biller; and
- wherein the electronic notification (sent from the authorization system directly to the consumer that the payment has been authorized) is formatted to appear as originating from the biller and in a predefined format specified by the biller.

Applicant's arguments are summarized as:

- (a) The teaching of Friedman has nothing to do transmitting or sending electronic authorization information; and
- (b) A person of ordinary skill in the art would not have been prompted to combine the teachings of Friedman with the teachings of Dominguez and Putta because the teachings of Friedman are relating to customizing a web page.

**In response (a):** Applicant's assertions are partially correct, in that it is true that Friedman has nothing to do with transmitting or sending electronic *authorization information*; however, Friedman teaches a system for selecting, *customizing and*

*coordinating delivery of greeting cards (i.e. electronic documents) over computer networks.* The key teachings from Friedman include:

- (i) techniques for emulating the look and feel of a vendor's web page; the technique comprises storing within a database, particularly tables, a client identifier and data identifying the appropriate backgrounds, color schemes, font sizes, font styles, font colors, logos, and other graphic or sonic elements etc. which emulate the look and feel of the client web site and give the network user the impression that he/she is still connected to the vendor's web site (§0071) **(i.e. techniques in which an electronic document can be customized, such as a web page, to give a network user the impression that the electronic document was generated by a specific entity, such as a merchant);**
- (ii) techniques for customizing the look of electronic documents, albeit greeting cards, which can be transmitted over a computer network, such as the Internet **(i.e. techniques for transmitting customized electronic documents);** and
- (iii) a system that comprises a web server, email server and a database server, in which the web and email servers are implemented with applications executing on the same computer system (§0051-0058 and Figs. 2-3) **(i.e. web server and email server have access to the same applications and database, and therefore, the access to the same electronic documents).** It would be obvious to one of ordinary

skill to understand that a customized electronic document generated on said computer and retrieved by the web server, can just as easily be retrieved by the email server.

To summarize the teachings of Friedman – techniques for creating and delivering customized electronic documents which can give the recipient the impression that the document(s) were generated and provided by a specific entity, such as a merchant.

Dominguez and Putta disclose and teach methods for transmitting and/or sending electronic authorization information.

The Examiner maintains that the combination of Dominguez, Putta and Friedman disclose and teach the inventive concept of Applicant's invention as recited claim 1. The same rationale applies to claims 13-16 and 18-20, which recite similar subject matter.

**In response (b):** The Examiner respectfully disagrees with Applicant's assertion. Friedman does not merely teach customizing a web page; Friedman is essence teachings customizing and coordinating the delivery of **electronic documents** over computer networks.

The question remains: Would one of ordinary skill in the art be prompted to combine the teachings of Friedman with the teachings of Dominguez and Putta? The answer is yes that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify the element of sending an order confirmation message to the cardholder's browser as taught by the combination of Dominguez and Putta, to include the method of having a server other than the merchant's server send



the confirmation message in such a way that the cardholder would have the impression that the confirmation message (i.e. web page) was sent by the merchant as taught by Friedman, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007), Rational G.

In addition, known work in the field of one endeavor, such as customizing and coordinating delivery of electronic messages over computer networks, could have prompted variations of it for use in either the same field or a different one based on design incentives or other market forces, and the variations would have been predictable to one of ordinary skill in the art. See MPEP 2143 (Rev. 6, Sept. 2007), Rational (F).

To support the rejections made above, the Examiner employed rationale that is supported in view of the decision of The Supreme Court in *KSR International Co. v. Teleflex Inc.*, 550 U.S., 82 USPQ2d 1385, 1395-97 (2007) which identified a number of rationales to support a conclusion of obviousness which are consistent with the proper "functional approach" to the determination of obviousness as laid down in *Graham*. The key to supporting any rejection under 35 U.S.C. 103 is the clear articulation of the reason(s) why the claimed invention would have been obvious. The Supreme Court in *KSR* noted that the analysis supporting a rejection under 35 U.S.C. 103 should be made explicit.

To reject a claim based on this rationale, Office personnel must resolve the Graham factual inquiries. Then, Office personnel must articulate the following:

- (1) a finding that the prior art included each element claimed, although not necessarily in a single prior art reference, with the only difference between the claimed invention and the prior art being the lack of actual combination of the elements in a single prior art reference; >>> Examiner has established.
- (2) a finding that one of ordinary skill in the art could have combined the elements as claimed by known methods, and that in combination, each element merely performs the same function as it does separately; >>> Examiner has established.
- (3) a finding that one of ordinary skill in the art would have recognized that the results of the combination were predictable; and >>> Examiner has established.

### ***Conclusion***

**18. THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571)272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Supervisory Patent Examiner, Art Unit 3691

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